

## **What is claimed is:**

**[Claim 1]** A method for facilitating the management of a plurality of data sets on a transaction device, the method comprising the steps of:

enrolling a first data set owner in multiple transaction accounts and a second data set owner in multiple transaction accounts in association with a transaction device program;

adding to a database, a first data set of a first format at the transaction device, wherein said first data set is owned by said first data set owner;

adding to a database, a second data set of a second format at the transaction device, wherein said second data set is owned by said second data set owner, wherein said first owner is distinct from said second owner, and said first format is different from said second format,

wherein said first data set is stored in accordance with said first format, and said second data set is stored in accordance with said second format; and

facilitating selection of said first data set on said database using a first secondary identifier indicia, said first secondary identifier indicia correlated to said first data set, and completing a transaction request using said first data set.

**[Claim 2]** The method of claim 1, comprising facilitating selection of said second data set on said database using a second secondary identifier indicia, said second secondary identifier indicia correlated to said second data set, and completing said transaction request using said second data set.

**[Claim 3]** The method of claim 1, comprising verifying said first secondary identifier indicia.

**[Claim 4]** The method of claim 1, comprising authorizing a transaction request relative to said first data set.

**[Claim 5]** The method of claim 1, wherein the step of completing a transaction request using said first data set comprises allocating a first portion of said transaction request to said first data set for transaction completion.

**[Claim 6]** The method of claim 5, comprising completing a transaction request using said second data set, wherein a second portion of said transaction request is allocated to said second data set for transaction completion.

**[Claim 7]** A system for facilitating the management of a plurality of data sets stored on a RF operable transaction device, said transaction device comprising

- at least one data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format,

- said first data set associated with a first owner and said data storage area configured to store said first data set in said first format independent of said second data set, and,

- said second data set associated with said second owner and said data storage area configured to store said second data set in said second format independent of said first data set;

- a first secondary identifier indicia associated with said first data set; and

- a second secondary identifier indicia associated with said second data set,

- said first secondary identifier indicia useful for authorizing use of said first data set for transaction completion, said second secondary identifier indicia useful for authorizing use of said second data set for transaction completion; and a selection apparatus for selecting said first data set in accordance with said first secondary identifier indicia, wherein said selection apparatus is configured to permit allocation of a portion of a transaction request to said first data set for transaction completion.

**[Claim 8]** The system of claim 15 wherein said selection apparatus is configured to permit allocation of a portion of said transaction request to said second data set for transaction completion.

**[Claim 9]** A computer-readable storage medium containing a set of instructions for a general purpose computer configured for :

facilitating enrollment of a first data set owner and a second data set owner in multiple transaction accounts on a transaction device program;

facilitating adding to a database, a first data set of a first format at the transaction device, wherein said first data set is owned by said first data set owner;

facilitating adding to a database, a second data set of a second format at the transaction device, wherein said second data set is owned by said second data set owner, wherein said first owner is distinct from said second owner, and said first format is different from said second format,

wherein said first data set is stored in accordance with said first format, and said second data set is stored in accordance with said second format; and

facilitating selection of said first data set on said database using a first secondary identifier indicia, said first secondary identifier indicia correlated to said first data set, and completing a transaction request using said first data set.